



Your investments with CIBC Securities Inc.

September 30, 2015

JASON KRANZ
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N2M 3E1

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If you have questions about your statement call:
1 800 465-3863

Summary of your investments with CIBC Securities Inc.

	Non-registered investments (\$)	TFSA investments (\$)	RESP investments (\$)	Registered investments (\$)	Total (\$)
Total value of your investments last reported to you	-	-	-	10,643.96	10,643.96
Total value of your investments on September 30, 2015	-	-	-	11,337.49	11,337.49
Total change	-	-	-	693.53	\$693.53

The summary pages are based only on the accounts listed in the *Summary of your accounts* section. They do not include other accounts you may have with the CIBC group of companies.



Summary of your investments by type of asset on September 30, 2015

Registered investments

Asset class	Percentage (%)	Current value (\$)
RDSP investments		
A Savings	11	1,281.29
B Income	89	10,056.20
C Growth	-	-
Total	100%	\$11,337.49

Why is it important to have the right mix of assets?

Studies show that as much as 90%* of the difference in a portfolio's performance over the long term can depend on having the right mix of assets. Ask us about our investment planning tools that help you determine the asset mix that best meets your personal goals. Asset class definitions are provided at the end of this statement.

*Source: Singer, Beebower, Brinson - 1991

Summary of your accounts on September 30, 2015

The deposit insurance coverage for mutual fund and brokerage accounts is not the same as the deposit insurance coverage for bank deposits. More specific information on the deposit insurance coverage for mutual fund and brokerage accounts is provided at the end of this statement. Only some investments are guaranteed.

	Account number	Value reported on your last statement (\$)	Change from your last statement (\$)	Current value (\$)
Registered investments				
RDSP investments				
CIBC Securities Inc. Mutual Funds	43027063	10,643.96	693.53	11,337.49
Total		\$10,643.96	\$693.53	\$11,337.49



Summary of contributions to and withdrawals from your registered investments

The contribution, grant and withdrawal amounts appearing in this section are only for accounts reported on this statement. Contributions and withdrawals made this year to accounts that have since been closed are not shown. The RESP summary table excludes all transfer in amounts with the exception of the Canada Learning Bond (CLB) which is displayed in the Grants and Bonds columns.

Your RDSP contributions and withdrawals

Type of account	Account number		Contributions (\$)	Grants (\$)	Bonds (\$)	Withdrawals (\$)
CIBC Securities Inc. Mutual Funds	43027063	Year to Date	1,025.00	3,525.00	1,000.00	-
		Life to Date	1,800.00	5,400.00	4,000.00	-
Total		Year to Date	\$1,025.00	\$3,525.00	\$1,000.00	-
		Life to Date	\$1,800.00	\$5,400.00	\$4,000.00	-

Registered investment details on September 30, 2015

CIBC Mutual Funds RDSP account #43027063

JASON KRANZ

Beneficial Owner: JASON KRANZ

This account is with CIBC Securities Inc.

Investments you held in this account at the end of this statement period

Investment	Number of units	Book cost (\$)	Book cost per unit (\$)	Current price per unit (\$)	Market value (\$)
Savings					
CIBC Money Market Fund	128.1290	1,281.29	10.0000	10.0000	1,281.29
Income					
CIBC Managed Balanced Port	815.3894	10,335.51	12.6756	12.3330	10,056.20
Total		\$11,616.80			\$11,337.49

Account activity for this statement period July 1, 2015 to September 30, 2015

Date	Transaction description	Amount of this transaction (\$)	Unit price (\$)	Number of units this transaction	Total units held	Market value (\$)
CIBC Managed Balanced Port						
Jul 1	Opening balance	-	12.5862	-	809.4676	10,188.12
Jul 2	Purchase	150.00	12.6314	11.8752	821.3428	10,374.71
Jul 2	Purchase	-150.00	12.6314	-11.8752	809.4676	10,224.71
Jul 10	Purchase	75.00	12.6651	5.9218	815.3894	10,326.99
Jul 24	Purchase	75.00	12.7861	5.8657	821.2551	10,500.65
Jul 24	Purchase	-75.00	12.7861	-5.8657	815.3894	10,425.65

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CIBC Mutual Funds RDSP account #43027063 (continued)

Account activity for this statement period July 1, 2015 to September 30, 2015 (continued)

Date	Transaction description	Amount of this transaction (\$)	Unit price (\$)	Number of units this transaction	Total units held	Market value (\$)
Aug 10	Purchase	75.00	12.8473	5.8378	821.2272	10,550.55
Aug 10	Purchase	-75.00	12.8473	-5.8378	815.3894	10,475.55
Sep 1	Purchase	50.00	12.3479	4.0493	819.4387	10,118.35
Sep 1	Purchase	-50.00	12.3479	-4.0493	815.3894	10,068.35
Sep 30	Closing balance	-	12.3330	-	815.3894	10,056.20
CIBC Money Market Fund						
Jul 1	Opening balance	-	10.0000	-	45.5840	455.84
Jul 31	Distribution	0.13	10.0000	0.0130	45.5970	455.97
Jul 31	CDS Grant	600.00	10.0000	60.0000	105.5970	1,055.97
Aug 31	Distribution	0.19	10.0000	0.0190	105.6160	1,056.16
Aug 31	CDS Grant	225.00	10.0000	22.5000	128.1160	1,281.16
Sep 30	Distribution	0.13	10.0000	0.0130	128.1290	1,281.29
Sep 30	Closing balance	-	10.0000	-	128.1290	1,281.29

For important information about this account and CIBC Securities Inc., please see the end of this statement.

General information

Account Activity: This statement includes all activity in your accounts up to and including the last business day of the statement period. Unless otherwise noted, all dollar amounts on this statement are in Canadian dollars.

We are responsible for processing your transactions accurately and accounting for your deposits received for investment in, or on the redemption of, units of mutual funds, or distribution of assets of mutual funds. You are responsible for reading the information we send to you about your account, and for promptly notifying us if there are any errors, missing information or unauthorized account activity.

For accounts with CIBC Securities Inc.: If you do not advise us within 45 days of any errors in this statement then we will consider that all transactions shown on the statement are authorized by you. We reserve the right to adjust this statement to correct any errors or add any missing information.

With the passage of the 2005 federal budget, the 30 percent foreign content limit on certain registered plans, such as RRSPs and RRIAs, has been eliminated. As a result, we have discontinued automatic foreign content rebalancing on all registered CIBC Mutual Fund accounts. Currently, however, statements for registered CIBC Mutual Fund accounts will continue to show foreign content information.

For Manitoba residents (statement required by law only for Manitoba residents holding registered plans): If you have designated a beneficiary for your investments using a designation form, your beneficiary will not automatically be changed or revoked by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.

For British Columbia residents (statement required by law for British Columbia residents): You can request the following information about CIBC Securities Inc. by contacting your CIBC adviser or calling 1 800 465-3863:

For information about our registration status, any current or previous administrative proceedings against CIBC Securities Inc., commissions and fees charged, the most recent annual financial statements, and a list of our partners, directors and senior officers please visit our website at www.cibc.com.

For New Brunswick residents (statement required by law only for New Brunswick residents): If you have any questions or concerns unresolved by CIBC Securities Inc., please contact the Executive Director: New Brunswick Securities Commission 85 Charlotte Street, Suite 300, Saint John, New Brunswick, E2L 2J2. Phone: (506) 658-3060 Fax: (506) 658-3059 or email: information@nb-sc-cvmnb.ca

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General information (continued)

The book cost is defined as the total amount paid to purchase a security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate reorganizations.

Information for RRIF accounts: Canadian law requires that tax be withheld on a RRIF withdrawal that exceeds the minimum amount for the year. The applicable rate is the prescribed rate for the amount of the withdrawal.

The exception to this rule is in cases where we are instructed in advance to facilitate a series of withdrawals, which will cumulatively exceed the minimum amount. The cumulative withdrawn amount, in excess of the minimum amount, is subject to withholding tax at the rate prescribed for the cumulative withdrawal amount. As a result, certain withdrawals may be subject to a higher rate of withholding tax than would otherwise apply if they were not part of a pre-planned series of withdrawals.

Important News Regarding RDSPs:

Your CIBC Disability Savings Plan Declaration of Trust ("DOT") has been revised. Below are highlights of some of the changes.

PGAP and Non PGAP

The DOT has been revised to include references to a Primarily Government Assisted Plan (PGAP) and Non-Primarily Government Assisted Plan (Non-PGAP).

These are new terms describing a Plan and the description depends on whether or not Government Funded Benefits paid into the RDSP (the "Plan") and any other RDSP for the Beneficiary, exceeds the total of other amounts put into the Plan: contributions (other than transfers and Provincial Payments), Specified RDSP Payments (retirement rollovers) and Education Savings Plan Rollovers (see below).

Updated Withdrawal Requirements from Non-PGAPs
Lifetime Disability payments (LDAPs) from Non-PGAPs are now subject to the same annual minimums as PGAPs, a formula based on value of the Plan and the Beneficiary's age, as set out in the Income Tax Act.

Updated Withdrawal Requirements from a Specified Disability Savings Plan (SDSP) - specific election made for Beneficiary with limited life expectancy:

The minimum amount to be withdrawn from SDSPs starting the year following the election is an amount equal to the legislated maximum formula result.

RESP Rollover

Effective January 1, 2014, an RDSP may receive an Education Savings Plan Rollover.

Accumulated Income Payments from RESPs can now be transferred into an RDSP as an education savings rollover, if the Holder consents.

These amounts do not attract Government Funded Benefits, however they impact the lifetime contribution limit for the RDSP Beneficiary. A number of conditions need to be met in order for the Education Savings Plan Rollover to occur, including that the Beneficiary of the RDSP must also be a beneficiary of the RESP and their disability prevents them from obtaining post-secondary education.

DTC Election

Previously, an RDSP was required to be terminated within two calendar years from the time the Beneficiary becomes ineligible for the Disability Tax Credit. Effective January 1, 2014, the RDSP Holder can elect to keep the Plan open for up to five calendar years as long as certain conditions are met.

Non RDSP Trusts

The DOT has been revised to include references to a Non-RDSP Trust which includes a Non-Registered Trust and Post Exempt Trust. When a Plan falls into either of the above categories, they are no longer considered RDSPs and are subject to different tax treatment and administration.

For more information or to request a copy of the CIBC Disability Savings Plan Declaration of Trust, please call CIBC Securities Inc. at 1-800-465-3863.



About the CIBC group of companies

CIBC Securities Inc. - CIBC Mutual Funds

General: CIBC Mutual Funds are a related issuer of CIBC Securities Inc. CIBC Mutual Funds, CIBC Mutual Fund Portfolio Rebalancing Service (PRS), CIBC Family of Managed Portfolios and CIBC Managed Portfolio Service (MPS) are offered by CIBC Securities Inc., which is the principal distributor of CIBC Mutual Funds and CIBC Family of Managed Portfolios, and a wholly-owned subsidiary of CIBC.

CIBC Trust Corporation (also a wholly-owned subsidiary of CIBC) is the trustee of the CIBC Mutual Funds and the CIBC Family of Managed Portfolios, and CIBC is the manager of the CIBC Mutual Funds and the CIBC Family of Managed Portfolios. All securities are held separately from the assets of CIBC Trust ("segregated custody").

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About the CIBC group of companies (continued)

CIBC Securities Inc. - CIBC Mutual Funds

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the applicable Fund Facts or prospectus before investing. To obtain a copy, call CIBC Securities Inc. at 1 800 465-3863 or ask your mutual fund representative at any CIBC branch where mutual funds are sold.

If you sell or transfer units of any CIBC Mutual Fund (except CIBC Savings Funds) or CIBC Family of Managed Portfolio within 30 days of buying them, you may be charged a fee of up to 2% of the value of the units sold or transferred. This fee is paid to the fund, not to us.

CIBC Mutual Funds and the CIBC Family of Managed Portfolios may pay year-end distributions in December each year. If you own units of a fund on the distribution date, you will be paid a distribution, if one is declared.

CIBC Portfolio Rebalancing Service is a managed account. The portfolio manager is CIBC Asset Management Inc. CIBC Managed Portfolio Services is a service that helps you select an appropriate professionally built CIBC Managed Portfolio or CIBC U.S. Dollar Managed Portfolio. These Portfolios are mutual funds that invest in other mutual funds.

CIBC Investor Services Inc. and CIBC World Markets Inc., brokers through which CIBC Mutual Funds and CIBC Family of Managed Portfolios may be purchased, are wholly-owned subsidiaries of CIBC.

Deposit insurance coverage: Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer nor guaranteed by CIBC. There can be no assurance that money market funds will be able to maintain their net asset value per security at a constant amount or that the full amount of your investment will be returned to you. The values of Income and Growth Funds change frequently and past performance may not be repeated.

If you have any questions, please contact us at: CIBC Securities Inc., 5650 Yonge Street, 20th Floor, Toronto, Ontario M2M 4G3 or call 1 800 465-3863.

The Mutual Fund Dealer's Investment Protection Corporation (MFDA IPC) provides protection within limits to eligible clients of MFDA members on a discretionary basis to cover losses resulting from the insolvency of an MFDA member. MFDA IPC does not provide protection to securities held in clients' name. CIBC Securities Inc. (CIBC SI) is an MFDA member. Since all assets held in CIBC SI client accounts are held in client name with the mutual fund manager, CIBC SI accounts are not eligible for the MFDA IPC protection.

Relationships with Related and Connected Issuers Disclosure

Securities laws in Canada require registered firms to provide certain disclosures to their clients when they trade in or advise with respect to their own securities or securities of certain other issuers to which they, or certain other parties related to them, are "related" or "connected."

The Relationships with Related and Connected Issuers Disclosure sets out the names of the various entities that are either related or connected to CIBC Securities Inc. and a brief explanation relating to these entities' relationship with CIBC Securities Inc.

CIBC Securities Inc. Relationships with Related and Connected Issuers Disclosure may change from time to time and can be obtained by visiting www.cibc.com, through your local CIBC Securities Inc. representative or by calling 1-800-465-3863.

Asset definitions

Your personal investment mix: A diversified portfolio of investments is considered key to reducing risk and increasing potential returns over the long term. To help you understand your investment mix, this statement groups your investments into the following categories:

Savings: These investments offer liquidity and flexibility. Examples: CIBC RRSP Daily Interest Savings Account, GICs, CIBC Money Market Fund and CIBC Canadian T-Bill Fund.

Income: These investments provide the opportunity for income. Mutual Funds in this category are low to moderate risk. Examples: CIBC GICs, CIBC Canadian Bond Fund, CIBC Global Bond Index Fund and CIBC Mortgage and Short-Term Income Fund.

Growth: These investments offer the highest long-term growth potential with moderate to high risk. Examples: CIBC Balanced Fund, CIBC Core Canadian Equity Fund, CIBC U.S. Equity Index Fund, CIBC North American Demographics Fund and CIBC Managed Balanced Growth Portfolio.